

**APRIL 22-28, 1985**

**IDEA?**  
**PROBLEM?**

Tell us

16

U.S. POSTAL SERVICE CONSUMER SERVICE CARD

119 308

NAME: J. Edgar Hoover

ADDRESS: U.S. Department of Justice

CITY: Washington, D.C.

STATE: D.C.

ZIP: 20535

PHONE: 202-344-2500

Comments:

Date:

We'll help you get our best.



**IF YOU THINK YOU'VE BEEN  
RIPPED OFF  
BY MAIL FRAUD...**



CONTACT YOUR POSTMASTER OR A POSTAL INSPECTOR







ASSISTANT POSTMASTER GENERAL  
Public and Employee Communications Department  
Washington, DC 20260-3100

March 1985

Dear Postmaster:

This is the Postal Service's ninth Postal Consumer Protection Week, and it again coincides with National Consumers Week, April 22-28. As in past years, the information in this "Postmaster's Guide to Consumer Protection Week 1985" will help you advise your customers on how to avoid mail fraud, where to go for help if they become victims of fraud or misrepresentation, and how to use Consumer Service Cards when they need help on service problems. As in the past, you will play an important part in the success of this year's activities.

The fill-in press releases, speech material and public service announcements in this guide are designed to help you successfully share your advice and experience with your community. Again this year we have placed the Summary of Postal Consumer Protection Facts in the center of the guide so you can remove it, reproduce it as a ready reference for interviews or speeches or as a handout for reporters or the public.

We will also be providing two posters this year, one relating to mail fraud and the other about solving service problems through the use of Consumer Service Cards.

Your cooperation and past assistance have played a major role in expanding the public's awareness of fraud and misrepresentation, and in obtaining our most efficient, courteous service. If we can give you any assistance in tailoring the materials to your local audience, please feel free to contact Lou Eberhardt or Meg Harris at FTS 245-4144.

Sincerely,

  
Mary J. Layton



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POSTAL CONSUMER PROTECTION WEEK  
--YOUR PLANNING GUIDE--

In planning for Postal Consumer Protection Week, remember the goals of the week are to alert customers to the dangers of mail fraud and to advise them how to protect themselves so their dealings through the mail will be positive experiences.

Consider involving your Postal Customer Council (PCC) in the week's activities, possibly by scheduling a PCC meeting during the week. PCC members, especially advertisers, have an interest in ensuring reputable practices by mail-order sales firms.

Familiarize yourself, once again, with the Postmaster's Guide to Communications for general guidelines on dealing with the media.

Use the contents of this guide to assist you in promoting the week.

- o Contact the public service director at local radio and television stations at least four weeks before Postal Consumer Protection Week to make arrangements to tape or have taped the public service announcements.
- o Fill in the news releases in this guide, retype them on your letterhead and distribute them to local media outlets. The releases were written so they can be used any time, but we recommend you begin issuing them immediately prior to or during Consumer Protection Week to daily publications and one week in advance to weeklies.
- o Prepare a lobby display on Postal Consumer Protection Week.
- o Contact community and civic associations to see if they would be interested in having you or a postal inspector address their group on how to avoid mail fraud. A 10-minute speech on the schemes and themes of mail fraud is included in this guide for your use.
- o Distribute the Summary of Postal Consumer Protection Facts to local talk show hosts and offer to do an interview with them.
- o Be sure copies of a Consumer's Directory of Postal Services and Products (Pub. 201), A Consumer's Guide To Postal Crime Prevention (Pub. 300), Postal Crime Prevention: A Guide For Businesses (Pub. 301) and other free publications are available in lobbies.

o Maintain supplies of Consumer Service Cards in lobby display units, at windows and near phones over which consumer complaints and inquiries are handled.

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## SUGGESTIONS FOR PLANNING A SPECIAL WEEK

The United States Office of Consumer Affairs has offered these suggestions to consumer affairs agencies that will be planning Consumer Protection Week activities. These guidelines may prove useful in planning any "special week" the Postal Service sponsors.

- o Know your aims and objectives for the week, and make sure organizations you will be working with know them too.
- o Allow yourself time to plan.
- o Involve local newspapers, radio and television stations, and cable television systems as much as possible. Listen to their advice.
- o Ask other organizations about the best ways to reach their members. Allow enough time for invitations, leaflets, etc., to reach their members.
- o Always be clear about who is responsible for what.
- o Go where the people you want to reach are, whether it's downtown shopping areas, libraries or civic club meetings. Try to get bulletin board space in offices.
- o Don't be afraid of showmanship. It works, and people enjoy it.
- o Always check out meeting halls, exhibition spaces, shopping centers, etc., before you plan to use them. If they are not suitable, don't book them just because they're available. A poor site can hurt an event.
- o Hold a planning meeting for everyone involved beforehand to review details and examine problems.
- o Don't overstretch your resources. It can be better to concentrate on a few events and get good publicity than to lose impact by spreading yourself too thin.

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SPEECH OR POSTMASTER BY-LINE COLUMN

An English sailor once threw the Royal Medical Society into a crescendo of excitement when, by mail, he told of his miraculous cure of a broken leg.

He said that within three days of breaking the leg in a fall from the top of a mast he was able to walk again after dressing the break with oakum, a tar and jute mixture often used for caulking the hulls of wooden ships.

The staid old Royal Society was electrified. No such cure had ever before been attributed to something as commonplace as oakum.

Consider how the good doctors felt when their investigation disclosed that the sailor had a wooden leg!

Times have changed but many things remain the same. Today the American public is assailed with even more fantastic claims for cures than that of the sailor, who was engaging in a good-natured spoof of the British medical profession. A good many of today's so-called cures that keep postal inspectors busy are just as unbelievable, and most of the "testimonials" used in advertising by medical quacks are pure fabrication.

One technique, by the way, is to use two different people as models for the "before" and "after" photos in weight reduction schemes. Without mentioning that he had a wooden leg, it would have been easy for our sailor of yesteryear to obtain "testimonials" from a number of witnesses confirming

that his leg had been mended with nothing more than oakum, and that he was, as he claimed, walking again within three days.

And if he had chosen to hustle oakum to the public, he undoubtedly could have made a handsome profit from those impatient souls looking for a three-day recovery instead of the slower recuperation based on sound medical advice.

Hope is the common message running through advertisements for diet pills, or baldness cures, or changing body measurements, or loss of memory or youthful vigor. The consumer is told the combination of vitamins and minerals in the promoter's product is based on research conducted by those able to tap a source of truth that has eluded the medical and scientific communities. Encouraged by the promoter who offers a quick, simple cure by mail -- and goaded by their own impatience -- consumers often delay competent medical treatment until their condition further deteriorates.

All of us lack patience, to a greater or lesser degree. And the quack who plies his treachery by mail depends on that, just as his fellow con-man depends on the element of greed to bait his trap.

Take envelope stuffing. The promise -- the bait --

is attractive. One operator promised victims they would get 35 envelopes stuffed at home. Only 35 envelopes were sent, and only 35 envelopes were returned. The operator got nothing in return for their \$20. There are no supplies or envelopes to be had. The operator is telling you to place your own advertisement in similar publications, and you responded to, in similar publications,

soliciting other unsuspecting people. The heart of the problem is that postal inspectors have found -- going back for decades -- there is no market for stuffing envelopes at home. It is work done by machines and has been for many, many years.

Investment schemes, some of them extremely sophisticated, continue to plague consumers anxious to increase their savings. They range from phony oil and gas leases to nonexistent drilling equipment to precious metals. A good many of them involve telephone solicitations from a so-called "boiler room" operation where large numbers of callers track their victims nationwide.

The same kind of approach -- telephone solicitation -- is used to successfully lure travelers looking to trim their vacation expenses. One who operated out of Dallas and Cleveland got nearly a million dollars from victims before he went to jail this year. It usually works this way. You get a call saying you've won a vacation to Florida or California, and if you will pay between nine and fourteen dollars in postage and handling, a c.o.d. packet will arrive with your free vacation. What you usually get is swindled. There are more fees, and added charges for travel and meals.

There are also some other twists in the road to disappointment.

The phone caller who says you are the "winner" of a color TV set, and that a letter of "instructions" will be sent to your post office, is an all too familiar story to postal inspectors these days.

Whether the caller says you won a TV set, a sauna, a car or a hot tub, what invariably follows is the only element of truth in the whole scheme -- you'll get a letter, a c.o.d. letter.

Don't expect the letter to mention any prize, much less contain any "instructions." But as a victim you pay up to one hundred dollars for that c.o.d. letter, and your postmaster, by law, cannot refund your money or deny it to the sender. The rules for avoiding being taken are mostly common sense.

Refuse any unfamiliar c.o.d. mail, or any c.o.d. mail connected with nothing more solid than a voice you've heard on the other end of a phone. Don't let greed -- any offer of something for nothing or almost nothing -- tempt you. In every case, know with whom you are doing business by mail or any other way, and make sure you have a bonafide address, not just a post office box, so you have some recourse if what is furnished is not what was advertised. Never send cash. Make sure you have some record of a transaction involving the mails so you can obtain satisfaction where there is some accidental failure

you ordered. That record may also help postal the Postal Service shut down the kind of imply want to take your money and run, whether letter scams or a similar offer to a business

gimmick is to offer a vacation package to ator if he or she will pay a couple of hundred nes more, for some advertising items -- such as is that will contain the local company's

name. More often than not, the items -- if they arrive at all -- are of such inferior quality that a business would be ashamed to do anything with them except throw them away.

Our problem at the Postal Service, as hard as postal inspectors work, is catching these crooks, who quickly close down, leave town, and resume their search for victims under a new name and from a different city.

Your best line of defense, as always, is to be forearmed by being forewarned. Being an educated consumer is the very best way to do business, whether the mail is directly or indirectly involved.

Word association may help you to remain wary when you're tempted by an offer that sounds too good to be true. Remember our sailor of long ago and his tar-based caulking... oakum. Put oakum together with a similar-sounding word that sums up anything that is worthless and untrue...hokum... and you won't become a victim.

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TELEPHONE 'LINES' CAN CATCH YOU UNAWARE

Con-artists used the telephone to lure gullible Americans into giving them millions of dollars by mail during the past year, according to Postmaster (your name) of (city).

The postmaster issued the warning in connection with POSTAL CONSUMER PROTECTION WEEK, April 22-28.

In Fort Worth, Tex., investors in a scheme by Garland Film Buyers to extract silver from used film lost \$17 million. One operator of the scheme, Peggy E. Stines, was sentenced to 99 years in prison. A judge who sentenced Mrs. Stines said she was "cold, calculating and heartless" in defrauding 1,200 people, many of whom were elderly invalids who lost their life savings. The judge fined her \$50,000 and ordered restitution of \$608,836.

In San Diego, Calif., Curtis R. Richmond got a seven-year prison sentence and partner Charles Morse, president of a Las Vegas video game distributorship, a four-year sentence for a multi-million dollar mail fraud scheme involving tax shelters. Investors were sold phony oil and gas leases, nonexistent drilling equipment and video games, only a few of which were ever made available for sale.

In Covington, Ky., Arnold Goldman pleaded guilty to mail fraud and went to prison for four months for swindling consumers through "boiler room" telephone solicitations. He supplied inferior advertising specialties, such as pens, key

chains and calendars, and promised prizes of higher value than the merchandise provided people pay a fee to obtain the prize.

In Cleveland (Ohio) and Dallas, U. J. "Jack" Sweesy used telephone soliciations to misrepresent vacation packages offered by his Eastern Travel Company, America-Can Travel and Preston Advertising. He pleaded guilty to mail fraud late last year after consumers and seven banks lost nearly nearly a million dollars through c.o.d. purchases of vacation packages.

"Usually, you get a phone call saying you've won a vacation to Florida or California, and if you're willing to pay between nine and fourteen dollars in postage and handling, a c.o.d. packet will arrive with some coupons," Postmaster (your name) explained. "What they don't tell you is that there are more fees, and added charges for travel and meals that add up to something less than a bargain."

One of the oldest schemes around -- envelope stuffing -- is still taking its toll of mail fraud victims, according to the postmaster.

A West Coast operator, still being sought by authorities, promised victims they could earn \$270 a week stuffing envelopes at home. Only 35 of the 6,000 who responded got anything in return for the \$20 each invested, and there were no envelopes to stuff.

"Typically, there are no supplies or envelopes to stuff," (your name) says, "just instructions telling you to place

your own advertising in similar publications, soliciting other unsuspecting victims."

The postmaster says postal inspectors have never found a market for envelope stuffing at home, that such work has been done by machines for many, many years.

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CONSUMER SERVICE CARDS REACH THE TOP

Consumer Service Cards are postal customers' postage-free way to reach postmasters and top postal officials with suggestions, complaints and compliments. More than 4.3 million Americans have used them since the program began in 1975.

"Each year about half a million people use the cards to contact us. They are a big help in identifying and correcting problems," Postmaster (your name) of (city) said.

The cards are available at every post office and from letter carriers. Customers keep the original copy and mail the remaining postage paid copies to their local postmaster. Postmasters are then expected to respond promptly to the customer. A numbered copy of each card is kept on file by local postal officials to identify trends for further investigation and corrective action.

"The cards have helped post offices respond quickly to millions of customer complaints, and many service deficiencies have been corrected, so the cards do have impact," Postmaster (your name) emphasized. "Customer comments resulted in redesign of our return receipt service, and the cards were used as part of an effort to improve our forwarding system. There is no question we consider them a valuable tool in maintaining our service standards."

Largely based on the card program, the Society of Consumer Affairs Professionals gave the Postal Service an Award of Merit for its complaint-handling systems in 1983. In 1984, the organization gave the Postal Service the same award for its consumer education efforts.

IMPATIENCE, GREED CAN LEAD TO RIPOFFS BY MAIL

The convenience of mail-order shopping will be more pleasant and less risky if some advice from Postmaster (your name) of (city) is heeded.

"Don't buy a pig in a poke," (he/she) says. "Above all don't look for simple answers to complex problems, like losing weight without exercise or dieting, or fantastic bargains, like getting a \$350 color TV for \$50."

The postmaster also offers some additional rules:

- o Beware of exaggerated claims or unusually low prices.
- o Don't be rushed. Avoid offers that claim to be your "last chance" to get a bargain.
- o Keep a copy of the advertisement from which you ordered.
- o Never send cash. Use a check, money order or credit card because these can be traced, if necessary.
- o Keep a record of the date of your order and the number of your check, if you pay by check. And retain the cancelled check when it is returned to you.
- o If you are suspicious about a company, check with the Postal Inspection Service, the Better Business Bureau or a local or state consumer protection agency before you order, to see if there are any complaints on record against the company.

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POST OFFICE HELP AVAILABLE ON STOPPING SEX ADS

Parents who want to protect themselves and their young children from sexually-oriented advertising sent by mail can get help from the Postal Service, according to Postmaster (your name) of (city).

The postmaster said that two laws offer remedies and his post office can provide the needed forms and assistance in filling them out.

By making out Postal Service Form 2150, anyone who receives an ad for material he finds erotically arousing or sexually provocative can obtain an order against the mailer that will prohibit him -- 30 days after he receives the order -- from making any further mailings to an addressee, and his children listed on the form if they are under 19 years of age.

By filling out Postal Service Form 2201, the postmaster said, parents can get themselves and their children under 19 years of age on a Postal Service list of people who do not want to receive any sexually-oriented advertisements through the mail. "It then becomes unlawful," Postmaster (your name) said "for anyone to mail such an advertisement to any individual whose name and address have been on the list for more than 30 days."

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## PUBLIC SERVICE ANNOUNCEMENTS

The following public service announcements (PSAs) can be used throughout the year to promote awareness of the Postal Service's interest in protecting consumers from mail fraud. Use them to help protect your customers and to enhance the reputation of the Postal Service.

You may want to substitute the phrase "Postmaster (your name)" for the words "the U.S. Postal Service," to localize your PSAs.

Some broadcasters will prefer that you record the scripts at their studios. Others may ask you to record your PSA by telephone. A few broadcasters will prefer to have the announcements taped by their staff. Check with the public service director, consumer reporter or program director at each station in your area to make the necessary arrangements and to determine the length of PSA the station prefers.

If you are asked to read the PSA yourself, practice before you tape it. Determine which words you want to emphasize and where you should pause to make your message clear and strong. Your personality and professionalism will do much to help postal customers appreciate the importance of your words.

\* \* \*

(10 seconds)

Mail fraud artists deal in big promises . . . and even bigger disappointments. Investigate before you invest your hard earned money. A public service announcement of (station) and the U.S. Postal Service.

\* \* \*

(10 seconds)

While almost all mail order businesses are honest, a few swindlers take your money and give you a heartache in its place. Watch out for offers that sound too good to be true. This is (name) for the U.S. Postal Service and (station).

\* \* \*



(15 seconds)

A few mail-order promoters promise miraculous remedies, quick diplomas, instant weight loss and unbelievably good investment opportunities. Protect yourself. Investigate before you buy. A public service announcement of (station) and the U.S. Postal Service.

\* \* \*

(15 seconds)

Thieves don't always rob you with a gun. They can steal your money through the mail with false promises and unrealistic offers. Watch out for these dealers in disappointment. Investigate before you buy. A public service announcement of (station) and the U.S. Postal Service.

\* \* \*

(20 seconds)

Want a disappointing deal? Then invest your money in a get-rich quick scheme or in a potion that will grow hair on a bald head overnight. This is (name) of the U.S. Postal Service asking you to watch out for mail fraud. Ask yourself -- is an offer realistic or does it promise a miracle for the money? Don't get ripped off. Say "no" to mail fraud. Investigate before you invest.

\* \* \*

(20 seconds)

Want a miracle for your money? Dealers in disappointment promise you instant weight loss...quick, easy returns on investments...and other unbelievably good deals. They expect you to buy before you take time to think. Watch out for mail fraud. Investigate before you buy, and protect yourself and your family from getting ripped off. This is (name) for the U.S. Postal Service and (station).

\* \* \*

(30 seconds)

Buying by mail adds up to convenience, but mail fraud adds up to disappointment. This is (name) of the U.S. Postal Service with some tips on protecting yourself from mail fraud. If an offer sounds too good to be true, it probably is. Don't let anyone rush you into a deal. And when you order, keep a copy of the advertisement to make sure what you get is what you ordered. Avoid unscrupulous dealers, investigate before you invest, and never send cash. A public service announcement from your Postal Service and (station).

# # #

## SUMMARY OF POSTAL CONSUMER PROTECTION FACTS

FY 1984

The U.S. Postal Service provides consumer help in five major areas:

1. Mail Fraud (criminal investigations)
2. False Representation (administrative action)
3. Mail-Order Problems
4. Mail Protection
5. Consumer Service Problems

U.S. Postal Service departments involved in consumer protection are:

1. Postal Inspection Service
2. Consumer Protection Division of the Law Department
3. Consumer Advocate's Office
4. Judicial Office

MAIL FRAUD

The U.S. Postal Service has protected the rights of mail users since 1872, when Congress enacted the Mail Fraud Statute providing criminal penalties. Although the statute makes no provision for restitution, millions of dollars have been returned to victims.

In Fiscal Year 1984, more than 200,000 complaints were received by the Inspection Service. Postal Inspectors completed 2,088 investigations and obtained 1,042 convictions.

Common mail fraud schemes include vacation offers, fake contests, investment schemes, home improvements, get-rich quick offers, cure-alls, instant weight reduction techniques, job opportunities, retirement homes, missing heirs, charity rackets, business franchises, distributorships, work-at-home, business directories, membership offers, correspondence schools.

FALSE REPRESENTATIONS

Also enacted in 1872, the False Representations Statute allows the Postmaster General to stop mail sent in response to false advertising schemes. Under a 1983 amendment of this statute, the Postal Service may order promoters who have been found in violation of the statute to cease and desist from continuing or resuming the scheme and, if these orders are violated, the federal courts may impose civil penalties of up to \$10,000 per day. Under this statute, mail-stop orders are issued which result in the return of all subsequent mail

to the senders except that which clearly is not related to the mail-order scheme. Payment of outstanding postal money orders also is forbidden.

In Fiscal Year 1984 the Law Department's Consumer Protection Office initiated 442 domestic cases. Mail stop orders were issued in 94 cases and, in 286 cases, the advertisers entered into consent agreements by which they agreed to discontinue challenged advertising claims. The Postal Service asked a Federal District Court for authority to halt mail delivery in 32 of the 442 domestic cases.

Following are examples of misrepresentation cases in which action has been taken by the Postal Service over the past few years.

Firms sending what appear to be bills or invoices for subscriptions to "Telex" -- and other business directories or services -- but are mere solicitations for advertising services, often in publications which do not currently exist.

Promoters of work-at-home schemes falsely promising that the purchaser will be able to earn a stated sum for stuffing or addressing envelopes.

Sellers of a variety of nostrums falsely described as having the ability to cure such diseases or disabilities as AIDS, cancer, cataracts and arthritis. Such promotions are regarded as particularly dangerous in that the user may, to his or her detriment, rely upon the seller's false promise to cure instead of seeking competent medical assistance.

Diet plans in which grapefruit juice, vitamins and other harmless but ineffective ingredients are falsely alleged to have the ability to cause one to lose weight.

Persons offering various worthless methods of obtaining loans without regard to credit standing or ability to repay.

Sample types of false representations:

Various pills and "love potions" promoted as effective aphrodisiacs. (A number of firms have been held in violation of the statute in the face of medical testimony that there is no effective aphrodisiac.)

A product guaranteed to cause weight loss overnight or cure arthritis.

A program promising purchasers a pre-approved application for a nationally recognized credit card.

A cream falsely alleged to "quickly enlarge the bustline up to five times while sleeping." (Many other products advertising devices alleged to have the ability to permanently increase the size of the female breasts have also been found in violation of the statute.)

#### CRIMINAL AND ADMINISTRATIVE ACTIONS

If a complaint indicates that the mails are being used to further a scheme to defraud, the Inspection Service investigates to determine whether the postal misrepresentation statute or the mail fraud statute, or both, are being violated.

Where violation of the mail fraud statute is indicated, the matter is referred to the appropriate U.S. Attorney for consideration of criminal prosecution and, in appropriate cases, concurrent civil action to deprive the promoter of receipts by mail pending administrative action under the postal misrepresentation statute.

Where it appears to the Consumer Protection Division, based upon investigation by the Postal Inspection Service and, in many cases the advice of scientific experts, that the misrepresentation statute is being violated, a formal administrative complaint is filed with the Postal Service's Judicial Office. The person against whom the complaint is directed (respondent) is notified of the complaint and given an opportunity to participate in a full administrative hearing and present a defense to the charges.

The administrative hearings are conducted by an independent administrative law judge who renders an initial decision which may be appealed to the Postal Service's Judicial Officer for final decision.

If the Judicial Officer concludes, based upon a review of the entire record, that the evidence present adequately supports the complaint, a mail-stop order is issued, requiring the return to senders of all mail responding to the deceptive scheme and directing the appropriate postmaster not to pay postal money orders made payable to the promoter of the scheme. The order permits the respondent to examine the detained mail in the presence of postal employees and to claim any mail not relating to the falsely represented product(s) or service(s). In addition, the Judicial Officer may order the respondent to cease and desist from continuing or resuming the scheme.

In the administrative proceeding the Consumer Protection Division has the burden of proving that charges in the complaint are supported by a preponderance of the evidence. If it fails to do so, the Judicial Officer will refuse to issue the mail stop order; this decision is final.

However, an unsuccessful respondent can bring a lawsuit in the U.S. District Court seeking judicial review of the Postal

Service's Decision and Order and, if unsuccessful there, appeal further to a U.S. Court of Appeals and, possibly, the U.S. Supreme Court. If a respondent violates a cease and desist order, the federal courts may impose civil penalties of up to \$10,000 per day.

In many instances, in lieu of participating in an administrative hearing, respondents elect to enter into a consent agreement by which they agree to discontinue all of the questionable parts of the challenged promotion and permit the return to senders of all mail in response to that promotion.

#### MAIL--ORDER PROBLEMS

Mail-order problems are handled by the Postal Inspection Service and the Consumer Advocate's Office. The Postal Service, through either of these departments, works to resolve mail-order complaints of unsatisfactory transactions when postal customers fail to receive merchandise ordered, refunds promised, or find that the service or product purchased is not as advertised.

This program provides a flexible means of notifying mail-order firms of complaints against them. When a complaint is received by the Postal Service, a decision is made to investigate for commercial deception or to resolve the complaint informally under the consumer protection program. Many times the problem is found to be only poor business practices. Whatever the case, the customer will be notified of the action taken.

#### MAIL PROTECTION

Under the law the Postal Service is mandated to protect the mail from the time it is deposited in a postal receptacle until the recipient has removed it from the mailbox. These laws, many of which incorporate strong criminal penalties, make crimes against the Postal Service federal offenses. The primary mission of the Postal Inspection Service is to protect the mail by enforcement of postal statutes.

Postal inspectors investigate theft of mail delivered to more than 61 million families in America, which often contains valuable documents, including checks. Inspectors coordinate investigations with other law enforcement groups and local officials.

Postal inspectors also investigate burglaries and holdups of postal facilities, mail theft, narcotics, mail bombs, embezzlements and other crimes.

#### CONSUMER SERVICE CARDS

In October 1975, the Postal Service launched a nationwide Consumer Service Card Program to handle individual problems about

mail service. Through September 1984, it has processed 4,341,739 Consumer Service Cards. Available at post offices and from letter carriers, the four-part card -- a basic tool of the program -- is designed to provide the customer with a copy and the Postal Service with copies to help resolve the problem and perform computer analysis of service problems.

The focus of the program is to provide a quick and easy way for customers to let the Postal Service know their problems, an efficient process for resolving them, and an overall analysis of mail service as provided by the customers' concerns, problems and suggestions. Postal employees are also required to use the cards for recording consumer telephone and correspondence inquiries and complaints.

#### Postal Service Departments Protecting The Consumer:

1. Postal Inspection Service

The Inspection Service is the law enforcement and audit arm of the Postal Service and performs security, investigative, law enforcement and audit functions.

2. Consumer Protection Division

Part of the Law Department, this office protects consumers from commercial deception-by-mail through administrative enforcement of laws prohibiting use of the mails to obtain money or property by false representation. It also handles legal questions concerning mailability of products and materials, lotteries, pandering laws and complaints involving misuse of post office boxes.

3. Consumer Advocate's Office

Representing the interests of postal customers before top management, the Consumer Advocate handles mailing problems not resolved at the customer's post office and administers the Consumer Service Card Program.

The Consumer Advocate analyzes complaints in order to focus attention on specific types of mail, certain cities and/or geographic areas which appear to be the sources of an unusual number of problems. With these studies, postal managers are better able to identify problems and take corrective action.

4. Judicial Office

Composed of the Judicial Officer and administrative law judges, this department provides the quasi-judicial hearing to the parties and issues the final administrative decisions for the Postal Service.

## WHERE TO TURN

Mail fraud and false representation complaints should be directed to a local postmaster or the nearest office of the Postal Inspection Service.

For assistance with other mail order or service problems, customers should write to the Consumer Advocate, U.S. Postal Service, Washington, D.C. 20260-6320.

A postal customer may take action to have his or her name removed from mailing lists for sexually-oriented material by securing a USPS form 2201, Application for Listing Pursuant to 39 usc 3010, from a local post office. This form, which states that a resident does not want to receive sexually-oriented advertisements, should be completed and returned to the USPS. The Postal Service will provide these names to mailers of sexually-oriented advertising. Postal customers who receive advertisements which they consider erotic or sexually provocative may obtain prohibitory orders directing the mailer not to send any further mail to them by filing USPS Form 2150 with a local post office.

Mail-order purchasers may also contact the Direct Marketing Association (DMA), 6 East 43rd Street, New York, N.Y. 10017-4610. DMA has an Action Line to handle mail-order problems. If, after DMA has intervened, the problem is found to be mail fraud or misrepresentation, it will be referred to the Postal Inspection Service.

Under Federal Trade Commission (FTC) regulations (16 C.F.R. Part 435), mail-order buyers have the right to be told of shipment delays, cancel the order and get their money back if the item isn't shipped on time.

Mail-order companies must ship most orders within the time promised or, if not stated, within 30 days. Otherwise they must offer to refund the buyer's money. The customer must be notified of a delay in delivery and provided a cost-free method to inform the company of cancellation.

If the customer wants a refund, the company must return the money if it was paid by check, cash or money order. If the item was charged, the company is allowed one billing cycle to credit the account.

Also, by statute, the Federal Trade Commission has authority to prevent continuing use of the mails to send unordered merchandise. By law, such merchandise may be treated by the recipient as a gift for which he or she is not legally obligated to pay.



In the event the customer should have a problem arising under these programs, he or she should contact a local postmaster, postal inspector, or write:

Consumer Advocate  
U.S. Postal Service  
Washington, D.C. 20260-6320

#### Name-Removal Service

A person wishing to receive less advertising mail should ask DMA for a "name removal" form requesting removal from as many direct mail advertising lists as possible. The form is available by writing to:

Mail Preference Service  
Direct Marketing Association  
6 East 43rd Street  
New York, N.Y. 10017-4610

When a completed form is received, the postal customer's name is placed on a list provided to DMA's participating member companies. Since DMA represents 65 percent of the industry, a person wishing to receive more advertising mail can request DMA to send an "add-on" form which contains a variety of mail-order solicitation categories from which to choose.

#### DMA Consumer Programs

The Mail Preference Service (MPS) and Mail Order Action Line (MOAL), including tips for shopping by mail, are available free from: DMA, 6 East 43rd Street, New York, N.Y. 10017-4610.

#### Council of Better Business Bureaus, Inc.

"Tips on ... Work-At-Home Schemes" and "Tips on ... Mail-Order Profit Mirages" are available for 25 cents each from the Council of Better Business Bureaus, Inc., 1515 Wilson Blvd., Suite 300, Arlington, Va. 22209-2448. Enclose a self-addressed, stamped envelope with your request.

#### Federal Trade Commission

"Shopping by Mail" and "Make Knowledge Your Partner in Mail Order Shopping" are available free by writing the Federal Trade Commission, Public Reference, Pennsylvania Ave. at 6th St., N.W., Washington, D.C. 20580-0001.



## Ten Tips For Mail-Order Purchases

1. Examine each offer carefully: Beware of exaggerated claims on products or price. If the claims relate to health or physical appearance, consult your family doctor about the value of the product. Be wary of claims of a "scientific discovery" by unknown companies.
2. Do not rely on a picture of the item. Note the description, size, weight, color and contents. Completely describe the article or service you are purchasing in the order.
3. When ordering by mail, include explicit instructions, itemizing individual purchases by product number and price.
4. When ordering holiday gifts by mail do so well in advance to avoid heavy seasonal mail volume. Specify where the gift should be sent. Clearly indicate recipient's name and address and how the gift card should be signed.
5. Look for a company policy on returns. If the policy isn't stated, ask for it.
6. If a substitute product is an acceptable alternative to the requested one, indicate this in a short note, including any restrictions on additional cost or desired features.
7. Be sure to enclose shipping, handling or tax charges with the order.
8. Do not send cash with the order. Pay only by check, money order or credit card. Include your address on your check or money order in case the order and payment are separated.
9. Keep a record of the order, including name and address of the company and the date sent.
10. If there are any doubts about the offer or the company, check before placing an order. Call the Better Business Bureau and Chamber of Commerce in the city which the business is located, or consult your state or local consumer protection office.

NOTE: The fact that a product is advertised in a responsible newspaper or magazine does not necessarily mean the publishers have verified the advertiser's claims. Similarly, the fact that products are offered for sale by mail does not mean the Postal Service has verified the advertiser's claims. A good maxim to follow in mail-order purchases is: "If it sounds too good to be true, it probably is."

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